

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 WICHITA FALLS DIVISION

IN RE:

STEPHEN LAWRENCE LAROCHE

CASE NO: 11-70050-HDH-13

HEARING DATE: 11/16/2011

HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectfully show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
012 0 P	COMPTROLLER OF PUBLIC ACCOUNTS	\$1,974.65	017 0 U	EXECUTIVE SERVICES	\$947.00
	<i>Provided as priority and no claim filed.</i>				
018 0 U	EXECUTIVE SERVICES	\$744.00			

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0 *	WALTER MORTGAGE SERVICING	HOME ARREARS THRU 2-2011	\$2,772.47	\$70,220.00	8.00%	60	\$63.46 PAID BY TRUSTEE
	Term extended from 55 months to 60 months. See Trustee's modification below.						
009 0	WALTER MORTGAGE SERVICING	DIRECT PMTS BEGIN 3-2011	\$65,727.16	\$70,220.00			PD DIRECT BY DEBTOR
010 0 *	CLAY CAD	2009-2011 PROPERTY TAXES - 800 S CENTRAL	\$6,608.87	\$6,608.87	12.00%	60	\$200.72 PAID BY TRUSTEE
	Term extended from 55 to 60 months. See Trustee modification below.						
011 0	CLAY COUNTY TAX ASSESSOR COLLECTOR	PROPERTY TAXES	\$0.00	\$70,220.00			PD DIRECT BY DEBTOR

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
013 0 U	B-LINE LLC	\$1,170.33	014 0 U	PORTFOLIO INVESTMENTS I LLC	\$1,325.79
	<i>SERVICES/AT&T MOBILITY</i>			<i>SERVICES/CARE CREDIT GEMB</i>	
015 0 U	MIDLAND CREDIT MANAGEMENT	\$1,957.86	019 0 U	BACK BOWL I LLC	\$1,374.76
	<i>PURCHASES/CITIBANK</i>			<i>PURCHASES/LOWES GEMB</i>	
020 0 U	CAVALRY PORTFOLIO SERVICE LLC	\$778.13	021 0 U	PRA RECEIVABLES MANAGEMENT	\$5,244.35
	<i>PURCHASES/HSBC</i>			<i>PURCHASES/CAP ONE</i>	
022 0 U	WELLS FARGO CARD SERVICES	\$2,436.62			
	<i>PURCHASES</i>				

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If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The term for Walter Mortgage secured claim of \$2,772.47 filed for home arrears has been extended from 55 to 60 months at 8% and a payment of \$63.46

The term for Clay CAD secured claim of \$6,608.87 filed for property taxes has been extended from 55 to 60 months at 12% and a payment of \$200.72.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 11/16/2011 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 9/22/2011

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AT&T PO BOX 650553 DALLAS TX 75265
BACK BOWL I LLC C/O WEINSTEIN AND RILEY PS 2001 WESTERN AVENUE STE 400 SEATTLE WA 98121
BACK BOWL I LLC C/O WEINSTEIN AND RILEY PS PO BOX 3978 SEATTLE WA 98124
BARBARA A LAROCHE 800 S CENTRAL PETROLIA TX 76377
B-LINE LLC PO BOX 91121 MS 550 SEATTLE WA 98111
CACH LLC ATTN: BANKRUPTCY DEPARTMENT 4340 SOUTH MONACO ST 2ND FLOOR DENVER CO 80237
CAVALRY PORTFOLIO SERVICE LLC 500 SUMMIT LAKE DRIVE SUITE 400 VALHALLA NY 10595
CITIBANK USA ATTN: CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY MO 64195
CLAY CAD 2323 BRYAN STREET STE 1600 DALLAS TX 75201
CLAY COUNTY TAX ASSESSOR COLLECTOR AG REIS RPA RTA CTA PO BOX 108 HENRIETTA TX 76365
COMPTROLLER OF PUBLIC ACCOUNTS PO BOX 149359 AUSTIN TX 78714
DUSTIN T DUDLEY ATTY AT LAW PRIMARY FINANCIAL SERVICES LLC 3115 N 3RD AVE STE 3112 PHOENIX AZ 85013
EXECUTIVE SERVICES 1200 AUSTIN ST WICHITA FALLS TX 76301
GEMB PO BOX 981416 EL PASO TX 79998
HSBC PO BOX 4155 CAROL STREAM IL 60197
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
LESLIE KAY LAROCHE 2828 NEWSOME WICHITA FALLS TX 76308
LINEBARGER GOGGAN BLAIR & SAMPSON 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201
MIDLAND CREDIT MANAGEMENT 8875 AERO DRIVE SUITE 200 SAN DIEGO CA 92123
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
PORTFOLIO INVESTMENTS I LLC C/O REC MGM SYS CORP 4100002478-8827960 25 SE 2ND AVE SUITE 1120 MIAMI FL 33131
PORTFOLIO RECOVERY ASSOCIATES PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
STEPHEN LAWRENCE LAROCHE PO BOX 175 PETROLIA TX 76377
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WALTER MORTGAGE SERVICING PO BOX 31601 TAMPA FL 33631
WELLS FARGO BANK PO BOX 5445 PORTLAND OR 97228
WELLS FARGO CARD SERVICES RECOVERY DEPARTMENT PO BOX 9210 DES MOINES IA 50306